

HOWNICKAN

PEOPLE OF THE FIRE

Vol. 22, No. 12

Citizen Potawatomi Nation

December 2000

HAPPY HOLIDAYS



TRIBAL TRACTS

Walking on ...

Charles E. Davis

Charles E. Davis, 52, lifelong Shawnee resident, died Friday, December 8, 2000, at Shawnee Regional Hospital.

He was born Aug. 16, 1948, in Shawnee to Earl and Pauline (Melott) Davis. He was a member of the Citizen Potawatomi Nation.

He was a 1966 Shawnee High School graduate and was employed at Work Force Oklahoma at Gordon Cooper Vo-Tech for 25 years. He was a member of Wesley United Methodist Church and was on numerous committees, including the Governor's Committee for Handicap Employment and RSVP Committee.

He was preceded in death by his father, Earl Davis, in 1997. Survivors include his mother, Pauline Davis of the home; brother, Larry Davis of Okmulgee; nephew, Ryan Davis of Okmulgee; niece, Sara Davis of Ada; uncles and aunts, Bud and Bonnie Davis, Leonard and Vonda Davis, Richard Davis, and Billie Jean Davis; and numerous cousins and other family members.

Services were held on Monday December 11 at Roesch-Walker Funeral Chapel with the Rev. Rusty Williams officiating. Burial was in Resthaven Memorial Park.

Ralph Louis Laughlin

Ralph Louis Laughlin, 77, of Lexington, Oklahoma, passed from this life Friday, December 8, 2000, at Norman Regional Hospital.

Ralph was born at Wanette, Oklahoma, June 18, 1924, to William Horace Laughlin and Emily Teresa Weddle Laughlin. He grew up in and around the Wanette and Lexington areas. At a young age Ralph fell, hitting the back of his head. His doctor told the parents the injury was like that of a shell-shocked soldier. He was a member of the First Baptist Church of Wanette, Oklahoma. He was also a member of the Potawatomi Nation of Oklahoma. He is a descendent of the Melot family.

Ralph was preceded in death by his parents, sisters Verna Marie Fuller in 198 and Lagerna Louise Owens in 1997.

He is survived by brother and sister-in-law James and Joan Laughlin of Lexington, Oklahoma; sisters Patricia Laughlin of Norman, Oklahoma and Hazel Ellen and husband Robert Daneke of Marysville, California and nieces and nephews.

Graveside services were held Tuesday, December 12, 2000, at the Wanette Cemetery; Mr. Doug Arnold officiated. The service was under the direction of Yoakum-Damet Funeral Home, Purcell, Oklahoma.

Smith attends forum in Washington, D.C.

High school junior Jennifer Smith attended a leadership forum in Washington, D.C., Oct. 24-29, 2000.

Smith demonstrated academic achievement in high school and showed an interest in a career related to national security.

She is the 16 year-old daughter of Dean and Jeanette Smith of Eufaula. Her trip lasted six days and was sponsored by her parents.

"It gave me a chance to see D.C. for the second time," she said. The first was when she was a member of the Ironhead band that traveled to the nation's capital in 1998. Smith, who would like to see more schools have R.O.T.C. programs available, has an interest in perhaps being an ambassador to a foreign country. "You've got to know foreign languages in order to communicate," Smith said. "And you must know the history of the countries."

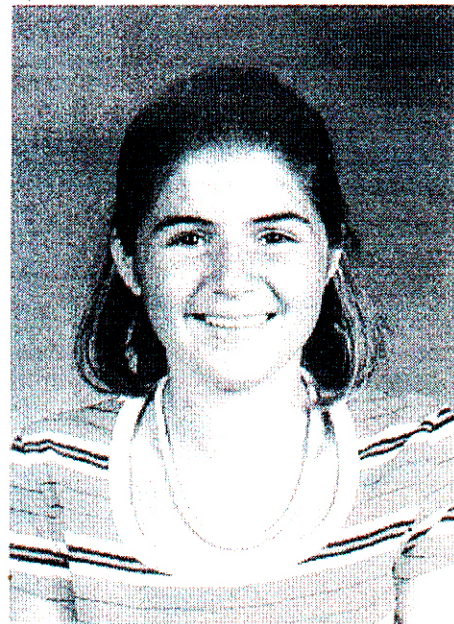
She and other students got to visit the Embassy Row and three major embassies, including Great Britain, Japan and Korea.

The forum, known as the National Youth Leadership Forum on Defense, Intelligence and Diplomacy (NYLF/DID), allowed more than 350 outstanding high school students from across America an opportunity to learn first-hand about national security, diplomacy and global defense systems.

During the forum, Smith experienced how the U.S. plans for peace, prepares for crisis and got to meet with leaders from key agencies and institutions.

Students visited several military installations, such as the Pentagon, U.S. Marine Corps Combat Development Command at Quantico, Naval Air Station at Patuxent River and the U.S. Naval Academy.

"The C.I.A. provides an incredible



career for individuals who are concerned about making our country more safe," said Lance L. Haus, Director of Business and Resources, Chief Financial Officer and directorate of Science and Technology at the Central Intelligence Agency. "Think of government service in the intelligence world as one of many options."

Haus also advised students to "keep an open mind" about career choices.

The NYLF/DID culminated with a student-run simulation of international crises involving Korea, where students assumed true-to-life roles in making decisions to resolve a fictional global situation.

The NYLF/DID is a non-partisan, nonprofit educational organization that sponsors highly specialized career-oriented programs for outstanding high school students who demonstrate leadership potential.

Smith plans to attend Notre Dame after graduating from Eufaula High School. She has a couple of cousins who are students there. She is a descendant of the Burns family.

HOW-NI-KAN PEOPLE OF THE FIRE

The HowNiKan is published by the Business Committee of the Citizen Potawatomi Nation with offices at 1601 Gordon Cooper Drive, Shawnee, Oklahoma 74801.

The HowNiKan is mailed free to enrolled tribal members. Subscriptions to non-members are available for \$10 annually in the United States and \$12 for foreign countries.

The HowNiKan is a member of the Native American Journalists Association. Reprint permission is granted with publication credit to the HowNiKan and the Citizen Potawatomi Nation.

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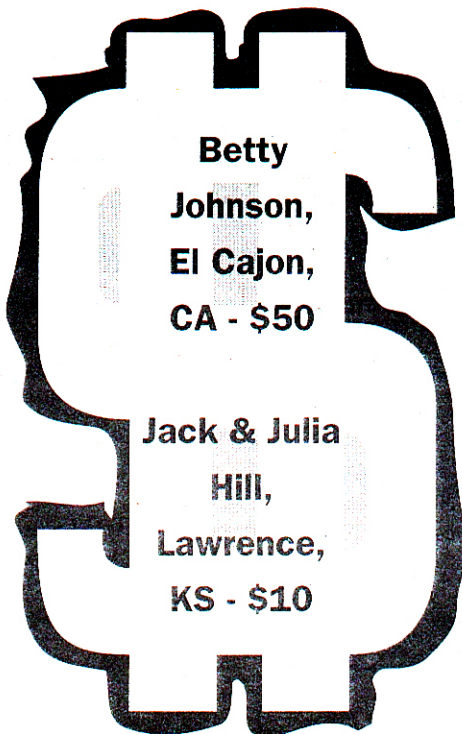
All correspondence should be directed to HowNiKan, 1601 Gordon Cooper Drive, Shawnee, Ok. 74801. Address changes should be sent to Potawatomi Tribal Rolls, 1601 Gordon Cooper Drive, Shawnee, OK 74801.

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DONATIONS TO THE HOW-NI-KAN



QUARTERLY BUSINESS COMMITTEE MEETING SCHEDULE

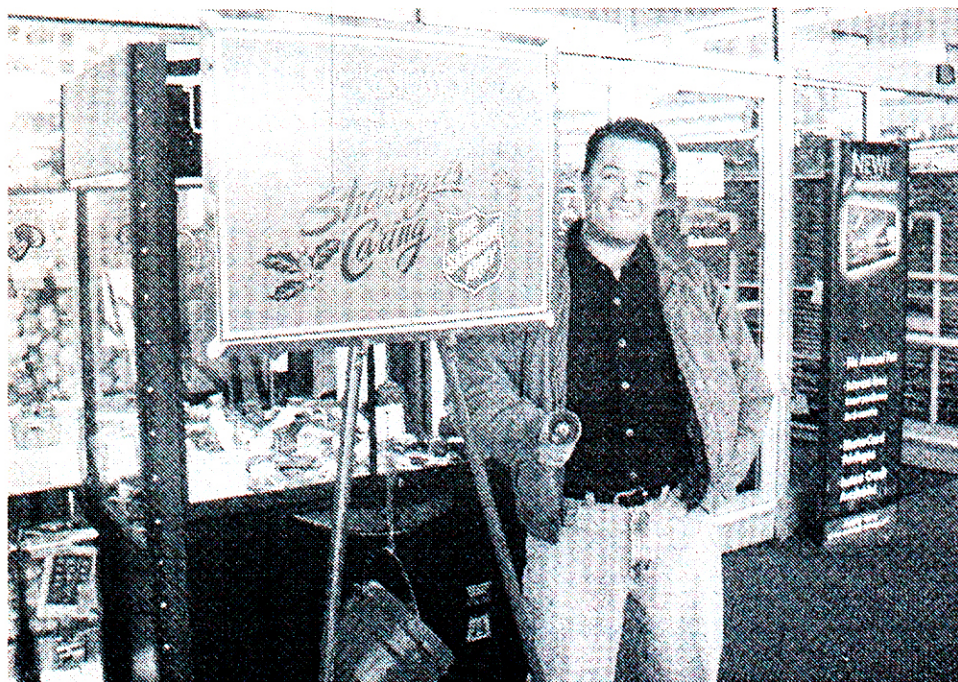
August 31, 2000
November 30, 2000

February 22, 2001
May 31, 2001



6 P.M., Employment & Training Conference Room
Citizen Potawatomi Nation Headquarters
1601 Gordon Cooper Drive, Shawnee

TRIBAL TRACTS



Lending A Helping Hand

The Citizen Potawatomi Nation was a big part of the holiday season in the Shawnee area. At left, Tracy Haney is pictured collecting donations for the Salvation Army. Haney is active in that organization and one of several tribal employees who rang the bell on Dec. 1. At right, tribal officials present their

annual \$5,000 donation to Operation Christmas, a local program which provides food, toys and gifts to needy families. From left are Bill Currens, George Teafatiller, Linda Capps, Rocky Barrett, Kresten Norholm, Lerlene Hill and Larry Warren.

From Our Mailbox

Dear Mr. Carlile,

I do not know how I can ever express the gratitude I feel for my new home.

I lived in a house where the wood was rotten, full of termites, where wind, rain and snow blew in around my windows and doors. There were holes in my floor that I had covered with tin so I wouldn't fall in.

I am 84 years of age, and have worked hard all my life, for which I am thankful, but never dreamed, even though I prayed for a safe and comfortable home before I died, that I would have that prayer answered.

All I can say is thank you and God bless you, to you and to our Tribal Administration for making this possible.

Opal Sullivan



Dear Citizen Potawatomi Nation,

Thank you very much for helping fund my trip to Washington, D.C. I enjoyed the sites, as well as the learning experience. At the National Youth Leadership Forum, I was given a lot of useful information on careers in defense, intelligence, and diplomacy.

Sincerely,

Jennifer Ray Smith
Junior, 16 years old

Tribal member recalls old days in Oklahoma

The following story was taken from *The Daily News in Kelso, Washington*. Mabel Morris is a descendent of the Denton family.

By Brenda Blevins McCorkle
The Daily News

To say that Mabel Morris is 95 years young is a cliché.

It also would be true.

Morris, who will celebrate her 95th this weekend, enjoys sharing stories of her younger days spent in the Territory of Oklahoma.

The oldest child in a family of seven, she was born near Elmwood, Okla., to Elbert and Alice (Denton) Bass. Prior to her marriage to Lorrin Morris, Mabel Morris worked as a teacher. She taught at a school on the border of Kansas and Oklahoma and at Beaver, Okla.

"I had seventh- and eighth-graders at the first school and first-year high school," she says. "In Oklahoma, I had all grades."

After she married, she became a homemaker and her husband sold combines and cars out of Oklahoma City.

The couple also farmed, which provided enough of a living for her and her husband and their three children. The family sold chickens for 3 cents a pound and gallons of cream for \$1.25.

"Dad and mom - if they had \$15, they'd done good," says Morris' daughter, Odette Yeager of Longview.

"Then a lightning storm struck our

home," Mabel Morris says. "It was a three-room house. We lost all we had."

In 1936, the family moved to Washington, settling in Kelso. With \$280, the Morrises set out in a Model A Ford.

"I remember all the kids sitting on the back seat, picking out the cotton," says Morris' other daughter, Rhonda Pfingsten of Longview.

After a 12-day trip, the family at first shared a home and then farmed in the Eufala Heights area, renting a farm from Harry Jordon, a fellow Oklahoman. The rent was \$12.50 a month, and the family sold wild blackberries and cherries to a local cannery.

Lorrin Morris then went to work at Longview Fibre, and eventually the family purchased a house on 40th Avenue in Longview. To make ends meet, Mabel Morris took in boarders and did washing for a neighbor.

The children chipped in by picking beans, blueberries and mint.

Morris then found a job at Coast to Coast hardware, where she worked for two years.

"We found one of her old check stubs," said Pfingsten. "It was dated December 12, 1945."

According to the stub, Morris worked 29 and a half hours and earned \$14.75 a week, bringing home \$12.10 after taxes.

"We figured that out to be about 50 cents an hour," Pfingsten said.

Morris then worked at Alexander's for five years and eventually landed a job at

J.C. Penney in Longview. She later became a buyer for the ready-to-wear department.

"She did all of the ordering," Pfingsten said. "Back then they brought all of their wares in on big racks and books to order from."

"I ordered thousands and thousands of dollars worth of clothes from Blair and Huband," Morris said. She also put on Longview's first-ever style show and earned \$90 a month.

"That was top wages," Morris said.

She retired at age 62 and in 1969, her husband retired from International Paper, where he'd gone to work after leaving Fibre. The couple then spent their winters in Port Isabel and South Padre Island, Texas, where they sold mobile homes and managed trailer parks.

And after celebrating 67 years of marriage, Lorrin Morris died of a stroke in 1996. Mabel Morris now lives in an adult assisted-living home in Lexington.

Mabel Morris has a son, Warren Morris, of Longview, as well as six grandchildren, seven great-grandchildren and three stepgreat-grandchildren.

Morris' children are anticipating the celebration of their mother's birthday, even though it will be sad not to have their father there to join them.

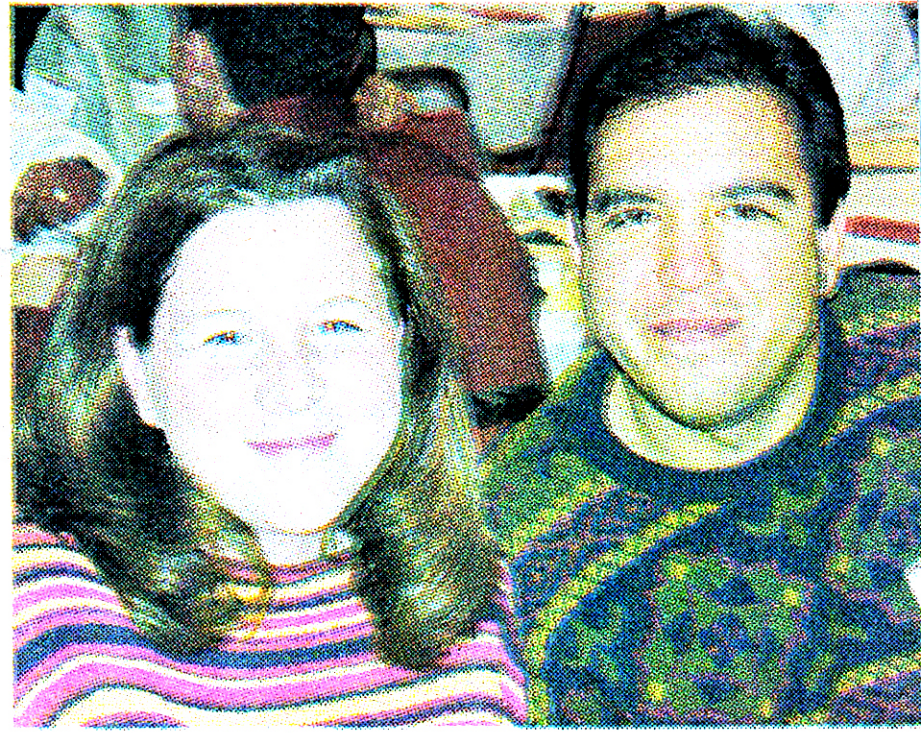
"One thing that's really nice," Pfingsten said. "Both of them lived to see their children become senior citizens."



CPN EMPLOYEE C



Judy Shed, Susan Pool, Debbie Montgomery



Holly & Joe Garcia



Tribal Employees & And Their Families Are Pictured Enjoying The Food And Entertainment At The Holiday Dinner



Left: Terry Trout Is Recognized For Five Years Of Service To The Tribe;



Right Diana Dotson Is Honored For 15 Years.

CHRISTMAS DINNER



Above: The Music Makers Presented The Evening Entertainment. The Youngsters Are Part Of The CPN Child Care After School Program. At Left, Tribal Employee Dee Wood Sings.



REGIONAL REPORTS

Oregon/Idaho/Washington

Bozho Nikan, The holiday season is probably the brightest and happiest time of year and yet it also represents the closing of another year. We have made it through the year 2000 and come out fine. Remember all those fears of the new millennium? No, the sky did not fall and the electricity stayed on, no major earthquakes or tidal waves. It turned out to be just another year. That is, if you discount the fact that we have had one of the most unusual presidential elections ever.

And now, another year is coming and we turn our attention to our children, our work, and our homes. I hope it will be a year for us all to teach our children some of their heritage. Teach them to read books and tell them the stories that your parents and grandparents told you. I remember the good times when I could sit and listen to my father tell the stories of when he was young. About how the game was plentiful, and the fish were caught by the washtub full and birds by the dozen. I am glad the wildlife was there for them to use, as the days were much harder then. But the stories were so interesting to hear. I hope our children will say the same about what we tell them.

I have been helping with the organization of a Native American Club at Linn Benton Community College in Albany, Oregon. Mostly to just support the wonderful teachers down there. One thing we really wanted to impress upon the students is the fact that when you

are a student attending Linn-Benton, you are welcome to join the Native American Club, even if you are an elder returning to take classes.

A community college is for the community and all the students within its boundaries. So many adults that come back to school do not feel welcome to attend the functions and meetings. We want to assure them that we really want them to come and share with the rest of the students. We just had our first Native American Dinner. It was well attended and I think everyone had a good time. We had the most delicious Salmon that was cooked by the culinary department of the school. All the food was very good. Bob Tom of the Siletz Tribe talked about the importance of keeping our Indian children in school and going on to obtain a higher education. After the dinner a demonstration of the drum and some singing kept all of us wanting more.

It is getting time for us to start planning on attending our regional meeting. The date is April 7, 2001. I hope you all plan on coming. Please mark it on your calendar. I will let you know the place as soon as I can finalize the location.

I have some new information on scholarships here in the office, so call if I can send you anything or help in any way. Our number here is: 1-800-522-3744

Megwich,

Rocky Baptiste

North Texas

Winter begins December 21 according to the calendar, but here in North Texas and also in Eastern New Mexico it has already began. I hear that New Mexico is getting snow, which is good for the ski business. I hope it's not a hardship for everyone else. We have already had our winter snap early along with several fairly hard freezes. So it looks as though we will have winter this year although we only had it down to freezing about twice last year.

I guess I must congratulate the University of Oklahoma on being number one in the nation. It was a hard-fought battle during the Regional Meeting and on the Business Committee's trip home, but OU did prevail over Texas A&M or as the Aggies say, time ran out. Congratulations on a miraculous rise to Number One!

As I reported in last month's article, we had a good Regional Meeting and wish that all of you had been there. As

you mark the important dates on your 2001 calendar for next year, reserve Saturday, November 10, 2001, for next year's meeting. That is within the time frame and could very well be the date. That could be one of your New Year's resolutions, to be at your meeting to find out about your Nation.

Phone calls have been slow as this is a busy time of year for everyone. Do call if you have questions regarding health aids, scholarships, enrollment, etc. By the time you read this, it will probably already be the New Year, but I want to wish each of you a very happy and healthy one.

Marj Hobdy

2001 Regional Council Schedule

Southern California	Jan. 20, 2001
Phoenix	Feb. 10, 2001
Northern California	March 3, 2001
Houston	March 24, 2001
Oregon/Idaho/Washington	April 7, 2001
Kansas	May 5, 2001



From The Chairman

By John A. "Rocky" Barrett

Bouzho Nikon, (Hello, my friend)

The Citizen Potawatomi Nation has just finalized its loan agreement with First Capital Group, a subsidiary of First Banks headquartered in St. Louis, Missouri. This loan will provide the other half of the financing for Firelake Discount Foods, the Nation's newest enterprise to be opened in March. It will be an 87,000 sq. ft. facility, the largest grocery store in Oklahoma. We invested a lot of time and money in market research before we undertook this venture. We also hired the most capable people we could find with experience in this market. We are very excited about the long-term prospects of our store. Our research shows that more than half of the groceries consumed in a thirty-mile radius of our store were bought in Oklahoma City discount grocery stores. More than half of these people have to drive by our reservation to get to the stores in Oklahoma City. If we only get one-half of the business from this one-half of the Oklahoma City travelers, our store will be a great financial success.

In spite of our strong financial position and owning a bank ourselves, the \$5,000,000 loan was very difficult to get. The laws relating to Indian trust land do not make bankers very comfortable with their ability to "perfect" their collateral documents. Most troublesome is the "sovereign immunity from suit" that is so high profile in the national press. This legal doctrine, which says that Indian tribes cannot be sued without their consent, has crated more legal bills than successful business deals. We were fortunate in getting with a bank that had both experience with Indian tribes, and one that had experience with our wholesale grocery supplier, Hale-Halsell Company.

Even this bank had a problem in creating an enforceable (in their mind) leasehold mortgage. As a tribe, we have to use a lease for collateral because we cannot and will not sell our land or make a mortgage agreement that could result in a foreclosure and sale of our land. After extensive negotiations, and the withdrawal of two other banks before we got with First Capital, the deal was finally made.

The primary element of the store financing was the collateral. We are putting up \$2,000,000 in high-grade securities (non-trust securities) plus a \$3,000,000 guarantee from Hale-Halsell Company. To secure Hale-Halsell in their guarantee, we are putting up a management agreement that says they can run the store in the highly unlikely event that we refuse to or cannot make the loan payments. They would then make the loan payments for the tribe after expenses. The balance of the cost of the store, \$4,350,000 is funded from \$2,700,000 of BIA funds and the balance from tribal earnings.

The interest and dividend earnings on the securities we put up for collateral come back to the tribe to offset interest costs. The rate for the loan is New York prime interest rate plus one and one-half percent.

The earnings history on this group of securities is over 16%, so our interest cost should stay around 6% to 7% for the five-year term of the loan. This kind of loan was the best deal I could make with the handicap of not being able to put a real mortgage on the property, not to mention having satisfy all of the over-zealous bank lawyers who wanted guarantees the tribe, and its attorneys, could not provide.

We look forward to providing our members and the communities around us with low cost groceries and high quality merchandise. Unlike the money spent in Oklahoma City, which stays in Oklahoma City, money spent for groceries in our store will stay in our local communities where we live and buy our goods and services. We will be providing 200 new jobs, and put another \$2,000,000 per year back into the stream of commerce in this county and those around us. The enlightened people in our local towns and counties recognize that our businesses are good for their business.

I hope you all had a glorious holiday.

Megwetch (thank you),

John Barrett

In five minutes they will be on a school bus.
Somebody on the bus may ask them if they want to try drugs.



Now would be a good time to talk to them.

Who is your child's best friend? What does your child do for fun? What did your child do at school today? Does your child know about drugs? These are a few simple things that a parent should know about their child. Take the time to become involved with your children and communicate to our youth that drugs are not a part of our Native cultures.

For more information on talking to your kids about drugs, please call 1.800.788.2800.

Communication. The Anti-Drug.
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First National part of \$10 million housing project

Gene Marroquin, chairman of the Apache Tribe of Oklahoma, has joined representatives from the Housing Authority of the Apache Tribe of Oklahoma, PMI Mortgage Insurance Co., and Fannie Mae (FNM/NYSE), the nation's largest source of financing for home mortgages, to announce a \$10 million Native American Conventional Lending Initiative (NACLI) with the Apache Nation of Oklahoma. The NACLI is a mortgage pilot that provides affordable homeownership opportunities for families who are members of the Apache Nation of Oklahoma.

"We need to celebrate the opportunity that this very innovative mortgage product provides to our tribal members, many of whom have experienced obstacles to homeownership in the past," said Chairman Marroquin.

The NACLI mortgage offers a low down payment requirement with additional credit flexibilities for borrowers who have had minor credit difficulties in the past. The Apache Nation has earmarked Native American Housing and Self-Determination Act (NAHASDA) funds to provide loss sharing with PMI, the provider of mortgage insurance on the loans.

The mortgage terms allow qualified borrowers who are members of the Apache Nation, to make a low 1 percent down payment from the borrower's own funds. The remaining 2 percent down payment funds and closing costs may be provided by the Housing Authority of the Apache Tribe of Oklahoma down payment assistance program, or from a gift or grant from a nonprofit organization. This mortgage is available for the purchase of a new home or the purchase and rehabilitation of an existing home.

The NACLI mortgage requires home-buyer education, which will be provided by Native American Housing Services, Inc., a statewide nonprofit agency. The loans will be originated by Holliday American Mortgage and the First National Bank & Trust of Shawnee. Fannie Mae will purchase the loans originated under this initiative.

"The Housing Authority is dedicated to increasing homeownership opportunities for members of the Apache Nation. We appreciate the partnership with Fannie Mae and PMI and are very pleased with the opportunities they provide for our clients," said Duke Tsoodle, executive director of the Housing Authority of the Apache Nation.

"Holliday American is very pleased to offer this wonderful new mortgage to members of the Apache Tribe. This loan really helps borrowers overcome some of the barriers to homeownership they may have faced in the past," said Ron McCord, president of Holliday American Mortgage.

"We are honored to be a part of this initiative and will work closely with borrowers to help them achieve the dream of homeownership with this very innovative mortgage product," said Dale Klingensmith, executive vice president of First National Bank & Trust of Shawnee.

"Working with the Apache Tribe has been a high priority for us. PMI is delighted to partner with the Housing Authority of the Apache Tribe of Oklahoma, Holliday American Mortgage, First National Bank & Trust of

Shawnee, and Fannie Mae to offer this very innovative mortgage which will help more Native Americans in Oklahoma achieve the dream of homeownership," remarked Jean Garrison of PMI Mortgage Company.

"We are very committed to increasing homeownership opportunities in partnership with the Apache Nation of Oklahoma," said Rex Smitherman, Director of the Oklahoma partnership Office for Fannie Mae. "Affordable housing and saving for a down payment are two major barriers to homeownership. This is a creative way of leveraging NAHASDA funds that will have a direct impact on homeownership."

The partnership with the Housing Authority of the Apache Tribe of Oklahoma is a part of Fannie Mae's "HouseOklahoma" a five-year, \$4

billion investment plan to finance affordable housing for 58,000 Oklahoma families. HouseOklahoma is part of the company's nationwide \$2 trillion American Dream Commitment to increase homeownership among minorities, immigrants, women-headed families, young families, and others whose homeownership rates lag the general population.

For more information about this initiative members of the Apache Nation may contact Mr. Duke Tsoodle at (405) 247-7305.

For more information on HouseOklahoma or other Fannie Mae affordable mortgage products, consumers may call Fannie Mae's Consumer Resource Center at 1-800-7FANNIE (1-800-732-6643) Monday through Friday, 8:00 a.m. to 4:00 p.m. CST.



Man Of Year

Citizen Potawatomi Nation Tribal Supreme Court Justice Almon Henson was recently named Shawnee Kiwanis Citizen of the Year. Henson has been a justice since 1986, when the tribe began holding tribal court.

Ethnic minority fellowship applications available

United Methodist Communications is accepting applications for the agency's fourth Racial Ethnic Minority Fellowship.

The full-time, salaried, one-year fellowship will be given to a recent college or seminary graduate for a 12-month period beginning Aug. 1. Deadline for applications is March 13.

The fellowship offers hands-on experience and mentoring in annual conference communications, with the aim of building communications leaders of racial ethnic minority background within the United Methodist Church. The program was begun in 1998 to address the under representation of racial ethnic minority communicators in the church's 65 U.S. annual (regional) conferences.

Applicants must be United Methodist with an educational background in communications and an interest in exploring annual conference communications as a possible career.

The fellowship will provide a salary of \$30,000 plus benefits, moving and travel expenses.

The recipient will be placed in one of the church's U.S. annual conferences to work alongside an experienced communicator in a variety of media. A stipend is provided for the annual conference communicator serving as a mentor to the fellow.

Larry Hygh Jr., was the first fellowship recipient. He served in the New England Annual Conference and was mentored by Director of Communications Michael Hickcox. Since then, he has served in the Mississippi Annual Conference and is currently associate director of communications in the Baltimore-Washington Annual Conference.

The 1999-2000 fellowship recipient was Eunice Dharmaratnam, who worked with Lynne DeMichele in the Indiana Area Communications Office. The current fellowship recipient is Nicole Benson, who is working in the Southwest Texas Annual Conference under the direction of Doug Cannon.

For more details, contact the REM Fellowship Committee, c/o Conference Resourcing Team, United Methodist Communications, P.O. Box 320, Nashville, TN 37202-0320. Phone: 1-888-CRT-4UMC; e-mail REM@umcom.umd.org; Web site: <http://crt.umd.org/rem>.